

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	23.4	17.6	15.8	14.7	12.6	12.4	18.1
Second Quintile	18.1	13.6	13.2	12.3	10.1	11.6	13.1
Third Quintile	14.5	12.0	9.4	10.7	9.7	10.3	11.0
Fourth Quintile	10.0	10.9	8.6	9.6	8.5	9.7	9.7
Fifth Quintile	8.0	9.0	7.9	8.6		8.0	8.1
Total	13.1	12.6	11.1	11.2	10.2	10.4	10.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	135.8	468.2	489.9	551.1	665.5	679.9	598.2
Second Quintile	52.0	307.0	332.9	412.9	541.5	526.1	403.5
Third Quintile	0.0	203.5	202.4	316.7	442.0	441.7	255.8
Fourth Quintile	0.0	121.0	139.8	228.6	251.2	284.2	147.6
Fifth Quintile	0.0	60.2	76.0	126.6		205.4	35.1
Total	72.4	232.9	245.8	330.8	453.8	442.2	414.4

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Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	9.1	2.8	2.2	2.5	1.4	2.3	3.5
Second Quintile	3.1	1.7	1.4	1.4	1.1	1.6	1.6
Third Quintile	1.5	1.0	1.1	1.0	0.8	1.3	1.1
Fourth Quintile	0.4	0.4	0.7	0.8	0.5	0.8	0.7
Fifth Quintile	0.0	0.1	0.4	0.5		0.4	0.2
Total	2.6	1.3	1.3	1.4	0.9	1.4	1.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	2.5	1.5	1.6	2.1	1.4	2.0	2.2
Second Quintile	0.9	0.7	1.3	1.4	1.0	1.5	1.2
Third Quintile	0.3	0.5	0.9	1.0	0.7	1.1	0.8
Fourth Quintile	0.0	0.3	0.6	0.6	0.4	0.7	0.4
Fifth Quintile	-0.2	0.1	0.1	0.3		0.2	0.1
Total	1.4	0.7	1.0	1.2	0.9	1.2	1.1

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loss Reserves / Delinquent Loans by Quintile* **State Chartered Credit Unions**

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	304.8	270.5	153.5	209.2	149.2	164.4	265.2
Second Quintile	104.1	99.8	104.2	131.6	106.6	122.4	118.0
Third Quintile	50.7	58.1	92.5	90.4	86.4	81.3	82.4
Fourth Quintile	25.1	38.2	42.4	69.6	51.7	69.2	53.6
Fifth Quintile	9.3	16.3	14.2	49.5		42.5	23.0
Total	49.4	65.1	91.8	95.6	87.1	89.2	89.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	33.3	69.5	65.4	70.9	76.6	80.8	75.6
Second Quintile	8.3	55.2	56.0	56.4	67.8	74.1	59.3
Third Quintile	0.0	41.8	46.7	50.1	59.9	62.2	47.2
Fourth Quintile	0.0	29.3	34.9	41.3	48.4	49.3	31.3
Fifth Quintile	0.0	14.8	14.5	24.4		31.6	7.0
Total	16.1	46.8	45.1	50.8	62.2	64.3	60.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	0.0	1.0	2.2	2.4	1.3	1.7	2.2
Second Quintile	0.0	0.0	0.8	0.7	0.8	1.3	0.6
Third Quintile	∞	0.0	0.2	0.3	0.3	0.7	0.1
Fourth Quintile	∞	0.0	0.0	0.1	0.2	0.3	0.0
Fifth Quintile	∞	0.0	0.0	0.0		0.1	0.0
Total	0.1	0.6	0.7	1.1	0.7	1.0	0.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Member Business Loans / Total Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	0.0	9.6	11.8	12.6	10.2	15.9	16.2
Second Quintile	0.0	2.8	4.8	4.8	6.9	10.5	5.1
Third Quintile	0.0	0.0	0.4	0.7	4.3	7.6	0.5
Fourth Quintile	0.0	0.0	0.0	0.0	1.2	2.4	0.0
Fifth Quintile	0.0	0.0	0.0	0.0		0.2	0.0
Total	0.0	4.1	4.0	7.3	7.7	9.3	8.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Indirect Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	0.6	12.6	42.4	38.5	22.9	37.3	36.5
Second Quintile	0.0	0.8	16.5	28.9	11.8	19.7	14.4
Third Quintile	0.0	0.0	6.9	14.9	7.1	14.0	3.5
Fourth Quintile	0.0	0.0	0.6	4.0	2.7	7.0	0.0
Fifth Quintile	0.0	0.0	0.0	0.1		0.6	0.0
Total	2.1	5.3	17.9	18.9	12.9	15.7	15.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Asset Growth by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	18.5	17.0	12.4	13.9	10.1	18.5	18.2
Second Quintile	4.7	9.4	7.7	5.8	7.7	8.7	8.2
Third Quintile	0.6	4.7	4.5	3.0	2.2	5.4	3.7
Fourth Quintile	-3.6	0.4	1.1	-0.3	-6.9	-0.7	-0.4
Fifth Quintile	-15.9	-5.0	-1.1	-5.7		-8.5	-7.6
Total	1.9	5.2	6.1	2.2	2.1	7.0	5.3

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Return on Average Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	1.5	1.0	0.5	0.7	0.6	1.0	1.1
Second Quintile	0.3	0.5	-0.2	0.3	0.1	0.4	0.4
Third Quintile	-0.1	0.2	-0.6	0.0	-0.1	0.2	0.0
Fourth Quintile	-0.4	-0.2	-1.1	-0.6	-0.3	-0.3	-0.5
Fifth Quintile	-2.6	-1.4	-1.6	-1.8		-1.0	-1.8
Total	-0.6	0.0	-0.6	-0.4	0.1	0.2	0.1

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Interest Margin by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	5.9	4.7	4.1	4.4	3.3	3.8	4.8
Second Quintile	4.6	4.0	3.9	3.7	3.1	3.3	3.9
Third Quintile	4.0	3.8	3.4	3.4	2.8	3.1	3.4
Fourth Quintile	3.2	3.2	2.6	3.2	2.5	2.7	3.0
Fifth Quintile	2.6	2.7	2.0	2.7		2.3	2.4
Total	4.3	3.7	3.3	3.4	2.9	3.0	3.1

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Return on Average Equity by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	8.0	7.5	3.1	5.3	4.8	8.6	7.7
Second Quintile	1.9	3.8	-1.7	2.3	1.0	3.6	2.9
Third Quintile	-0.7	2.1	-5.5	-0.3	-0.9	1.4	0.1
Fourth Quintile	-4.5	-1.5	-9.9	-5.1	-2.8	-2.8	-3.8
Fifth Quintile	-24.0	-13.4	-16.9	-18.0		-11.4	-17.7
Total	-4.2	-0.2	-5.0	-3.7	0.9	2.0	0.6

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Cash and Short - Term Investments / Total Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	57.7	36.5	32.8	25.9	17.4	19.0	36.9
Second Quintile	32.7	24.4	25.5	15.1	11.6	12.5	22.3
Third Quintile	26.0	16.8	18.7	11.4	8.7	9.5	14.7
Fourth Quintile	22.2	13.6	13.6	7.5	4.8	7.3	10.0
Fifth Quintile	16.7	7.7	5.6	3.6		3.8	4.8
Total	27.5	18.9	20.5	12.8	11.1	11.6	12.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	26	49	21	54	18	21	189
First Quintile	14.3	35.0	43.2	45.8	52.7	52.6	47.1
Second Quintile	5.7	26.3	34.6	35.4	37.0	40.7	33.6
Third Quintile	1.3	19.8	25.2	29.2	33.9	35.0	24.8
Fourth Quintile	0.9	14.1	14.5	20.2	28.1	28.8	14.9
Fifth Quintile	0.8	5.3	8.8	10.4		20.4	3.9
Total	7.3	21.4	26.8	31.3	37.9	38.4	36.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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